

**REMARKS/ARGUMENTS**

I. Rejections

Claims 1-2, 5-8, 10, 11, and 13 are rejected as anticipated over Navani.

Claims 4, 9, and 12 are rejected as obvious over Navani in view of Hager.

Claims 1, 2, 6, 7 and 11 are rejected as obvious over Dabbieri in view of Business Wire.

Claims 3 and 8 are rejected as obvious over Dabbieri in view of Business Wire and Peterson.

Claims 4, 9, and 12 are rejected as obvious over Dabbieri in view of Business Wire and Hager.

Claims 5, 10, and 13 are rejected as obvious over Dabbieri in view of Business Wire and Phillips.

All rejections are believed obviated by the attached affidavit to antedate the references. The affidavit is signed by all inventors.

**Amendments to the Drawings:**

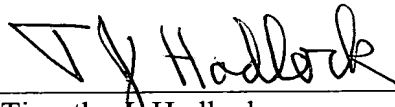
The attached sheets of formal drawings include the revisions to Figs. 2 and 4A noted in the previous amendment. In Fig. 2, the reference number for box "Other Services Provider" is changed to "150". In Fig. 4A, in box 415 is amended to delete "Transit" and insert "Transmit".

Attachment: Replacement Formal Drawings

II. Conclusion

From the foregoing, it is submitted that Applicant's claims define subject matter that is statutory, novel, and nonobvious in view of the cited references. Claims 1-13 are pending. Accordingly, allowance of Claims 1-13 is requested.

Respectfully submitted,  
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Date: May 13, 2005